

DECLARATION

I, The undersigned hereby declare that, this dissertation entitled, "A STUDY OF FINANCIAL INCLUSION WITH REFERENCE TO URBAN CO-OPERATIVE BANKS IN KOLHAPUR DISTRICT" is written by me and submitted to the Shivaji University, Kolhapur for the Degree of Master of Philosophy in Economics. I further declare that the thesis has not been submitted for the award of any other diploma or degree either of this university or any other university.

Place:- Kolhapur

Date :- 10/09/2012

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